

Michigan Education Trust Welcome Baby Sweepstakes

Official Sweepstakes Rules

NO PURCHASE NECESSARY. A purchase of a product or service from the Sponsor or any of its member state agencies or companies will not improve the chance of winning. Void where prohibited. Subject to all federal, state and local laws. Participation may require internet access. **ALL ENTRIES MUST BE RECEIVED BY 11:59 P.M. EASTERN ON January 31, 2015.**

1. Eligibility: The Sweepstakes is open to any legal Resident of Michigan 18 years of age or older at time of entry, has a social security number or a U.S. taxpayer identification number and has an address in Michigan that is not a P.O. Box (the "Entrant").

Employees, officers and directors and their immediate families (parents, children, siblings, and spouse) and members of their household (whether or not related) of the Michigan Education Trust (MET), Michigan Education Savings Program (MESP), MI 529 Advisor Plan (MAP), TIAA-CREF, College Savings Plans Network (CSPN) and its members, the National Association of State Treasurers (NAST) and its members, the Council of State Governments as well as any advertising and promotion agencies, website providers or other parties involved in any aspect with the creation, production, operation, execution and fulfillment of the Sweepstakes are not eligible to win.

2. How to Enter: The Entrant must "Enter" on the MET web site (<https://www.setwithmet.com>) to be eligible to win. **ALL ENTRIES MUST BE RECEIVED BY January 31, 2015 AT 11:59 pm, EASTERN TIME.** Limit: One (1) entry per person. The Sponsor is not responsible for lost, late, or corrupted entries, whether due to technical or computer malfunctions or otherwise.

3. Random Sweepstakes/Odds: One Winner will be selected on or about February 15, 2015 in a random drawing (the "Contest") from among all eligible entries received by the MET. The odds of winning the Prize depend upon the number of eligible entries received.

4. Prize: The Winner will receive a one semester MET Community College contract valued at approximately \$1,548 or 15 credit hours at any Michigan public Community College at the in-district tuition rate, whichever is greater. The Winner must designate a new baby as the beneficiary of the MET Community College contract. A Winner is not a winner of the Prize unless and until the Winner's eligibility has been verified and the Winner has been notified that verification is complete. The Prize is non-transferrable. The Sponsor is responsible only for delivery of the Prize and is not responsible for Prize utility or otherwise.

5. Notification: The Winner will be notified by email and/or telephone. Allow 15 days following the date of the actual Sweepstakes for confirmation of the Prize. The Prize may be awarded to an alternate Winner (selected in a random drawing from among all remaining eligible Entrants) if: (i) the Prize notification letter is returned as undeliverable; or (ii) three (3) good faith attempts to contact the Entrant live by telephone are unsuccessful (no messages will be left). Only one Prize will be awarded. In the event that production, technical, seeding, programming or any other reasons cause more than the stated number of Prizes as set forth in these rules to be available and/or claimed, the Sponsor reserves the right to award only the stated number of Prizes by a random drawing among all legitimate, un-awarded, eligible Prize claims.

6. Miscellaneous and Conditions of Participation: This Sweepstakes is void where prohibited or restricted by law, and is subject to all applicable federal, state, and local laws and regulations. Taxes and fees, if any, are the sole responsibility of the Entrant. By entering the Sweepstakes, Entrants fully and unconditionally agree to be bound by these rules and the decisions of the Sponsor, which will be final and binding on all matters relating to this Sweepstakes, and each Entrant warrants that (s)he is eligible to participate in this Sweepstakes. The Sponsor reserves the right to disqualify any Entrant if these Sweepstakes rules are not followed, and to change, alter, or amend these Sweepstakes rules or to alter, modify, suspend, or terminate the Sweepstakes, as necessary, in its sole discretion, to ensure the fair administration of the Sweepstakes or to comply with applicable law. The Sweepstakes is not a recommendation to invest in a 529 Plan account.

7. Release: By participating, Entrants agree to release and hold harmless the Sweepstakes Entities, and their respective trustees, directors, officers, agents, affiliates and employees (collectively, "Released Parties") from any and all liability for any claims, costs, injuries, losses or damages of any kind caused by their participation in the Sweepstakes, including, but not limited to, the unauthorized or illegal access to personally identifiable or sensitive information. All entries become the property of the Sponsor and will not be acknowledged nor returned under any circumstances. Upon request of the Sponsor, entrant will provide a copy of any written consent and release. Neither Released Parties nor any service providers are responsible for late, lost or misdirected or postage-due mail or for incorrect or inaccurate transcription of entry information, or for any human or other error, technical malfunctions, lost/delayed data transmission, omission, interruption, deletion, defect, line failures of any telephone network, computer equipment, software, inability to access any online service or Web site, or any other error or malfunction, or any injury or damage to entrant's or any other person's computer, or for any other error related to or resulting from participation in this Sweepstakes, whether computer, technical, typographical, printing, human or otherwise, including, without limitation, errors or malfunctions which may occur in connection with the administration of the Sweepstakes, the processing or judging of entries, the announcement of the prizes or in any Sweepstakes-related materials. Winners will grant to the Sponsor and its designees the right, except where prohibited by law, to use the names, ages and grades of the designated beneficiaries, likenesses, pictures, hometown, Michigan, voices, biographical information, written or oral statements, for advertising, promotional and online voting purposes in promoting the Sponsor, its products, Web sites, and/or this Sweepstakes or succeeding Sweepstakes, in any and all media now or hereafter known throughout the world in perpetuity, without additional compensation, notification or permission. Entries not complying with all rules are subject to disqualification.

8. Publicity: Except where prohibited by law, by entering the Sweepstakes and by winning, the Entrant grants to the Sponsor, MET, the right to publicize the Entrant's/Winner's name, photograph, image, likeness, voice, statements, and biographical information in all manner and media, worldwide, in perpetuity, for advertising, trade, and promotion purposes without compensation and without opportunity for review.

9. Limitations of Liability: The Sponsor, its members, trustees, employees, agents and representatives, officers and directors and their immediate families, successors and assigns, and all others associated with the development and execution of this Sweepstakes shall have no responsibility or liability for (i) any incorrect or inaccurate information, whether caused by Entrants, printing errors or by any of the equipment or programming associated with or utilized in the Sweepstakes; (ii) technical failures of any kind, including, but not limited to, malfunctions, interruptions or disconnections in telephone lines or network hardware or software; (iii)

unauthorized human intervention in any part of the entry process or the Sweepstakes; (iv) technical or human error which may occur in the administration of the Sweepstakes; or (v) failed, incomplete, garbled, jumbled, corrupted or delayed computer transmissions which may limit an individual's ability to enter the Sweepstakes, including any injury or damage to an Entrant's or any other person's computer relating to or resulting from entering the Sweepstakes or downloading any materials related to the Sweepstakes.

10. Entrant's and Winner's Personal Information: Information collected from Entrants will be maintained by the Sponsor and its representatives in accordance with applicable federal and state consumer privacy laws, rules and regulations.

11. Copy of Rules/Name of Winner: For a copy of these rules and/or the Winner's name, send your request and a self-addressed, stamped envelope to the address listed below.

12. Sponsor: Michigan Education Trust, P.O. Box 30198, Lansing, MI 48909.

13. FACEBOOK DISCLOSURE. This Sweepstakes is in no way sponsored, endorsed or administered by, or associated with, Facebook.